



Health, Dental, Vision, and Life Insurance Options

For State and State Police Retirees

This document outlines the insurance options available to retirees of the State Employees' and the State Police Retirement Systems. Please read it carefully as you make decisions about your continued insurance coverage, and be sure to keep it on hand as a reference for insurance contact information and numbers.

If you meet age and service requirements at retirement you can immediately enroll yourself and your eligible dependents in state-sponsored health, dental, and vision insurances. Disability retirees have special provisions.

To enroll in the insurance(s) at retirement complete the insurance enrollment form and submit it to ORS. If you wish to enroll in an HMO, contact the HMO directly for an application. Send your completed HMO application with the rest of your insurance materials to ORS. See State HMO Plans on page 2 for available HMOs and contact information. Insurance applications are sent to the carriers one month before your insurance effective date. If you do not receive your insurance card(s) by your effective date, please contact the insurance carrier directly.

If you enroll *after* retirement, submit a completed *Insurance Enrollment/Change Request* to ORS. Your coverage will begin on the first day of the sixth month after ORS receives all required forms and proofs. We can waive the waiting period if you (or your dependent) have an involuntary loss of other group coverage or a change in your family status. ORS must receive your application and proofs within 30 days of the qualifying event.

State Health Plan (Group Number 81828)

CARRIERS Blue Cross Blue Shield of Michigan (BCBSM) administers the basic (hospital) and major medical benefits of the State Health Plan. Beginning January 1, 2008, Medicare-eligible members will automatically be enrolled in Medicare Plus Blue Group, a Medicare Advantage plan administered by BCBSM. State Police retirees who are not eligible for Medicare Parts A and B will continue coverage under the State Health Plan PPO. Your coverage as a retiree is generally the same as your coverage as an active state employee. For benefit information, contact **Blue Cross Blue Shield of MI** at (800) 843-4876, or go to www.bcbsm.com.

Magellan Behavioral Health administers the mental health benefits for enrollees in the State Health Plan until they are eligible for Medicare. For benefit information, call (866) 503-3158, or go to www.magellanassist.com. BCBSM administers mental health and substance abuse benefits for those enrolled in the Medicare Plus Blue Group and all State Police enrollees.

Express Scripts administers retail and mail order prescription drug benefits for enrollees in the State Health Plan. Enrollees will receive an Express Scripts card. Contact **Express Scripts** at (800) 505-2324, or go to www.express-scripts.com to obtain the mail order packet. Delta Dental and BCBSM Vision administer dental and vision benefits.

MEDICARE When you become eligible for Medicare (at age 65 or after two years of social security disability eligibility), you will be enrolled in Medicare Part A (hospital) and B (medical). The Medicare Plus Blue Group plan will administer your coverage. If you do not enroll in Medicare Part B, you will remain in the State Health Plan PPO and be personally responsible for any medical expenses that would be covered by Medicare Part B. If you or your covered dependents become eligible for Medicare before the age of 65, OR you are a State Police retiree who is eligible for Medicare, you must send ORS a copy of the Medicare card along with your social security number so that your coverage and premiums can be adjusted. ***It is your responsibility to notify ORS promptly when you enroll in Medicare.*** ORS cannot make adjustments for premiums paid prior to receipt of your Medicare card.

Medicare D is a prescription drug program introduced by the federal government in 2006. **DO NOT SIGN UP FOR MEDICARE D.** Your State Health Plan includes prescription drug benefits as part of your health care coverage.

STATE HEALTH PLAN ID CARDS BCBSM will issue a State Health Plan ID card that indicates the type of coverage you have. It is issued in the name and contract number of the pension recipient. If you're enrolled in BCBSM, you will automatically receive an Express Scripts card for your prescription coverage. State retirees will also receive a card from Magellan Behavioral Health for mental health benefits, if applicable.



www.michigan.gov/ors



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(517) 322-5103 (Local)
(800) 381-5111

State HMO Plans

The following five Health Maintenance Organizations (HMOs), serving different areas of the state, are available to retirees.

Blue Care Network	800-662-6667	www.mibcn.com
Health Alliance Plan	800-422-4641	www.hap.org
HealthPlus	800-332-9161	www.healthplus.com
Physician's Health Plan of Mid-Michigan (Lansing)	800-832-9186	www.phpmm.org
Priority Health	800-446-5674	www.priorityhealth.com/som

To enroll in one of these HMOs, please contact the HMO to request an application. Send the completed application to ORS with your insurance enrollment form and proofs. If you do not receive your ID card in 10-14 days or you have questions about benefits, contact the HMO directly.

Dental Insurance (Group Number 8600)

A state-sponsored dental insurance plan is available at retirement through Delta Dental of Michigan (Group Number 8600). The company issues ID cards. Direct your questions about receiving your dental insurance cards to **Delta Dental** at (800) 524-0150. You can find additional information at www.deltadentalmi.com. The Delta Dental Consumer Toolkit provides online access to information about your benefits, dependents covered, claims being processed or previously paid, and even allows you to print a copy of your ID card. Select Toolkits/Consumer Toolkit from the Delta Dental home page or go directly to the Consumer Toolkit at www.consumertoolkit.com.

Vision Coverage (BC/BS Group Number 81828)

Blue Cross Blue Shield of Michigan is the current vision insurance carrier. The company issues Vision Plan ID cards, but if you have State Health Plan coverage, you may receive a single card for both your health and vision plans. Direct your questions about receiving your vision insurance cards to **BCBSM** at (800) 843-4876.

Life Insurance (Group Policy GLG-5050)

You and your currently covered dependent(s) are eligible to continue your United of Omaha life insurance policy at no cost if you were enrolled in the policy immediately prior to your retirement date. The amount of your life insurance is 25% of the amount you carried while working. Your dependent's coverage is \$1,000 regardless of the amount carried while you were employed.

You do not need to take any action to enroll. However, be sure to keep your beneficiary designation current by completing the *Retiree Life Insurance Beneficiary Designation Form* (UG2787).

Department of Civil Service holds the only copy of this group policy. However, before you receive your first pension check ORS will send you a letter stating the amount of your retiree life insurance. Please keep this letter with your important records since it serves as verification of your coverage.

CONVERSION RIGHTS Within 30 days of retirement, you may convert the remaining 75% of your "active" life insurance to a private direct pay policy. You may also convert the amount by which the dependent policy was reduced. You can obtain rates and the conversion application from your human resource office. That office will need to complete a portion of the conversion application. If your human resource office does not have current procedures to complete that portion of the application, the HR official should contact the Employee Benefits Division at (517) 373-7977 or toll free at (800) 505-5011.

OTHER LIFE/ACCIDENTAL DEATH POLICIES With the exception of the Reliastar life insurance policy (available only to State Police retirees), United of Omaha's policy number GLG-5050 is the only life insurance policy whose contract allows continuation of coverage through ORS. Direct your questions regarding continuation of other life or accidental death policies to either your human resource office or the insurance carrier.